



Atty. Dkt. No. 035471-0125

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: James D. Terlizzi et al.

Title: METHOD AND SYSTEM FOR INVERSE LIFE ANNUITY

Appl. No.: 10/616,458

Filing Date: 07/10/2003

Examiner: Unassigned

Art Unit: 3629

**TRANSMITTAL OF MISSING PARTS
OF PATENT APPLICATION**

Mail Stop Missing Parts
Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

Sir:

In response to the Notice to File Missing Parts of Application mailed on 10/22/2003, in the above-identified application, transmitted herewith are the missing parts needed to complete the filing of the subject patent application.

Enclosed are:

- [X] Declaration and Power of Attorney (4 pages).
- [X] Return Copy of Notice to File Missing Parts (2 pages).
- [X] Supplemental Application Data Sheet (3 pages).

The filing fee is calculated below:

	Claims as Filed	Included in Basic Fee	Extra Claims	Rate	Fee Totals
Basic Fee				\$770.00	\$770.00
Total Claims:	64	- 20	= 44	x \$18.00	= \$792.00
Independ ents:	6	- 3	= 3	x \$86.00	= \$258.00
If any Multiple Dependent Claim(s) present:				+ \$290.00	= \$0.00

Surcharge under 37 CFR 1.16(e) for late filing of Executed Declaration and late payment of filing fee	+	\$130.00	=	\$130.00
		SUBTOTAL:	=	<u>\$1,950.00</u>
[] Small Entity Fees Apply (subtract ½ of above):			=	<u>\$0.00</u>
		TOTAL FILING FEE:	=	<u>\$1,950.00</u>
		TOTAL FEE	=	<u>\$1,950.00</u>
Difference to pay:	-	\$0.00	-	<u>\$1,950.00</u>

[X] Check in the amount of \$1,950.00 in payment of surcharge fee (37 C.F.R. § 1.16(e))

[] Please charge Deposit Account No. 19-0741 in the amount of \$1,950.00 in payment of surcharge fee (37 C.F.R. § 1.16(e))

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Respectfully submitted,

Date Nov. 20, 2003

By Brian J. McNamara

FOLEY & LARDNER

Customer Number: 22428

Telephone: (202) 672-5416

Facsimile: (202) 672-5399

Brian J. McNamara

Attorney for Applicants

Registration No. 32,789